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STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

	Application Number	10645521
	Filing Date	2003-08-22
	First Named Inventor	Ravi Ganesan
	Art Unit	3624
	Examiner Name	Vincent A. Millin
	Attorney Docket Number	23952-0018

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	2	6029151		2000-02-22	Nikander	
	3	6035285		2000-03-07	Schlect, et al.	
	4	6047268		2000-04-04	Bartoli, et al.	
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	6	6076075		2000-06-13	Teicher	
	7	6078907		2000-06-20	Lamm	
	8	6088688		2000-07-11	Crooks, et al.	

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9	6098053		2000-08-01	Slater	
10	6128603		2000-10-03	Dent, et al.	
11	6134326		2000-10-17	Micali	
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13	6163772		2000-12-19	Kramer, et al.	
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	2	0779587	EP		1997-06-18	Miroku.com Corporation Ltd.		<input type="checkbox"/>
	3	1229480	EP		2002-07-08	Metavante Corporation		<input type="checkbox"/>
	4	2102606	GB		1983-02-02	National Research Development Corporation		<input type="checkbox"/>
	5	0180102	WO		2001-10-25	BillWhiz, Inc.		<input type="checkbox"/>

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6	9116691	WO		1991-10-31	Jonhig Limited		<input type="checkbox"/>
7	9516971	WO		1995-06-22	Open Market, Inc.		<input type="checkbox"/>
8	9907121	WO		1999-02-11	Netadvantage Corporation		<input type="checkbox"/>
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	3	GORADIA, ET AL. "Net Bill Prototype" (MS Thesis). 1994.	<input type="checkbox"/>
	4	RAFTER, MICHELLE. "Pushing the Envelope." Los Angeles Times (Mon. ed.), February 9, 1998, p. D1, Col. 3, vol.117, no. 71.	<input type="checkbox"/>

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5	WALLACE, BOB. "Utilities Adopt Web Bill Payment Plans." Computer World, August 25, 1997, pp.51-2, U31, N34.	<input type="checkbox"/>
6	WHALEY, CAREY. "Creating Customer Convenience." Electronic Perspectives, November/December 1997, vol. 22, no. 6.	<input type="checkbox"/>
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